

AMENDMENTS TO THE CLAIMS

This listing of claims will replace all prior versions, and listings, of claims in the application.

1-19. (cancelled)

20. (currently amended) Procedure for the calculation, by means of a computer system, of interests for entrustments of money (K) comprising the following steps:

- memorization, in a memory block of said computer system, of quantities of money K indicative of the possible amounts of credit granted;
 - memorization, in a memory block of said computer system, of an additional remuneration M indicative of the requirements of the lender for granting the loan;
 - having the computer system processing of an additional amount of money L indicative of the risk of loss borne by the lender; and
 - having the computer system carry out a mathematical combination, according to a given formula, of the aforementioned quantity of money K, extra yield M and amount of money L, in order to obtain a quantity of money B that, asked of the borrower, allows the lender to obtain an average return of (K+M), and
 - having the computer system determine an interest for entrustment of said quantities of money K as a function of said quantities of money K, additional remuneration M and additional amount of money L,
- said processor determining said additional amount of money L through an implicit equation.

21. (currently amended) Procedure according to claim 20, wherein the aforementioned combination carried out by said computer system is an addition of the quantity of money K with extra yield M and amount of money L.

22. (currently amended) Procedure according to claim 21, wherein said computer system carries out a multiplication of extra yield M and amount of money L ~~are each multiplied with by a term (1- λ) representing the eventual applicable taxes, before being added~~ carrying out said addition.

23. (previously presented) Procedure according to claim 22, wherein this processing step is composed by a trim function $T(x;b,K,B,\gamma)$ weighted with a probability density function ($f(x)$) of the cash flow of the borrower.

24. (previously presented) Procedure according to claim 23, wherein the probability density function ($f(x)$) is a continuous function, and the weighting is done with an integral through an integral equation.

25. (previously presented) Procedure according to claim 23, wherein the probability density function ($f(x)$) is a discrete function, and the weighting is done with a summation.

26. (currently amended) Procedure according to claim 23, wherein said computer system, through said trim function $T(x;b,K,B,\gamma)$, performs a comparison between the cash flow (X) generated by the borrower with threshold values.

27. (currently amended) Procedure according to claim 26, wherein the said trim function $T(x;b,K,B,\gamma)$ has four intervals: less than the minimum recoupment of money b, ~~from b~~ (included) to K, ~~from K (included) to B~~, greater than B (included) equal to or greater than b and less than K, equal to or greater than K and less than B, equal to or greater than B.

28. (currently amended) Procedure according to claim 27, characterized by the fact that said trim function $T(x;b,K,B,\gamma)$ gives the following results:

- if x is less than b, the result is b
- if x is equal to or greater than b and less than K~~from b (included) to K~~, the result is x
- if x is equal to or greater than K and less than B~~from K (included) to B~~, K is subtracted from x, and the result is multiplied by (one minus lambda). K is added to the result
- if x is equal to or greater than B~~(included)~~, K is subtracted from B, and the result is multiplied by (1- λ). K is added to the result.

29. (currently amended) Procedure according to claim 23, wherein ~~the term to be found~~, ~~such as said~~ additional amount of money L, is made explicit by said computer system through an analytical solution.

30. (currently amended) Procedure according to claim 23, wherein ~~the term to be found,~~
~~such as said~~ additional amount of money L, is made explicit by said computer system through
numerical methods or with the aid of error functions.

31. (currently amended) Procedure according to claim 20, wherein the extra yield M and
additional amount of money L are expressed by said computer system as a percentage of K,
respectively extra interest rate $i_M = M / K$ and additional interest rate $i_L = L / K$.

32. (currently amended) Procedure according to claim 31, wherein said computer system
determines said extra interest rate i_M ~~is given by~~ performing the sum of risk-free rate i_F plus a
mark-up i_M^* for the lender for accepting the increased variability of its future revenues.

33. (currently amended) Procedure according to claim 23, wherein the procedure has a
reiteration step for significative values of the input reiteration variables, including the amount of
money K_0

34. (currently amended) Procedure according to claim 33, wherein the output of the
reiteration step is stored in a vector or list in a memory block of said computer system, or plotted
by said computer system on a graph that represents the total amount of money $B(K, M, L, 0)$ for
any significant value of the reiterative variables.

35. (currently amended) Device ~~(100)~~ for the calculation of interests for entrustments of
money ~~(K)~~ comprising:

- a Memory Block ~~(1)~~ to store data from the user,
- a Reiteration Block ~~(2)~~ to repeat the procedure with all the combinations of values that are of
interest to the operator,
- a Processing Block ~~(18)~~ to process quantity of money ~~(K)~~, extra yield ~~(M)~~, additional amount of
money ~~(L)~~, and eventual taxes to be calculated ~~(λ)~~, into a function $B(K, M, L, λ)$ set by the user
and representative of a quantity of money that, asked of the borrower, allows the lender to
obtain an average return of $(K+M)$,
said Processing Block determining an interest for entrustment of said quantity of money K as a
function of said quantity of money K, extra yield M and additional amount of money L

- an Equation-solving Block (3) to find the dependant variable sought, by making it analytically explicit, or with the aid of numerical methods, said Equation-solving Block determining said additional amount of money L by solving an implicit equation, and
- Result-storing Procedure Block (4).

36. (currently amended) Device according to claim 35, wherein said Memory Block (4) comprises: a block of memory (11) to store quantities of money {K}, a block of memory (12) to store extra yield {M}, a block of memory (13) to store an additional amount of money {L}, a block of memory (14) to store the minimum recoupment of money {b}, a block of memory (15) to store a distribution function ($f(x)$), a Working Memory block (16) of the Reiteration Block (2), a block of memory (17) to store the results of the process, a block of memory (18) to store the function {B}, a block of memory (19) to store percentage of capital lent to be reimbursed { α } and applicable taxes { γ }.

37. (currently amended) A computer readable medium storing a computer program which when executed by a computer causes the computer ~~Computer program comprising program codes means suitable to perform all the steps of claim 20.~~

38. (cancelled)

39. (new) Procedure for the calculation of interests for entrustments of money (K) comprising the following steps:

- memorization of quantities of money K indicative of the possible amounts of credit granted;
- memorization of an additional remuneration M indicative of the requirements of the lender for granting the loan;
- processing of an additional amount of money L indicative of the risk of loss borne by the lender; and
- mathematical combination, according to a given formula, of the aforementioned quantity of money K, extra yield M and amount of money L, in order to obtain a quantity of money B that, asked of the borrower, allows the lender to obtain an average return of (K+M), and
- determining an interest for entrustment of said quantities of money K as a function of said quantities of money K, additional remuneration M and additional amount of money L, wherein said additional amount of money L is determined through an implicit equation.